

**UNITED STATES OF AMERICA  
NATIONAL CREDIT UNION ADMINISTRATION  
NATIONAL CREDIT UNION ADMINISTRATION BOARD**

_____	)	
In the Matter of	)	
Elsie P. Taylor,	)	
Former Manager	)	Docket No. 09 - 0036 - R3
City of Wilson Federal Credit Union	)	
Wilson, North Carolina	)	
_____	)	

**ORDER OF PROHIBITION**

Pursuant to Section 206(i)(1)(C) of the Federal Credit Union Act ("FCUA"), 12 U.S.C. §1786(i)(1)(C), you are hereby notified that you are prohibited from participating in any manner in the affairs of any federally insured credit union. This prohibition results from your conviction for activities you engaged in during your affiliation with the City of Wilson Federal Credit Union in Wilson, North Carolina.

This prohibition is effective immediately upon service. In accordance with Section 206(g)(7)(A) of the FCUA, 12 U.S.C. § 1786(g)(7)(A), this Order shall constitute a prohibition from further participation in any manner in the affairs of any federally insured financial institution, or other entity identified therein, without the written permission of the appropriate federal regulatory agency. This Order has been issued based upon the following information: You were convicted of embezzlement and obtaining property by false pretenses pursuant to N.C. Gen. Stat. § 14-90 and N.C. Gen. Stat. § 14-100. On December 13, 2007, you were sentenced by the North Carolina Superior Court, First Division, to a suspended sentence of a minimum of six months in prison and a maximum of eight months in prison and placed on supervised

probation for 24 months. Additionally, you were ordered to complete 100 hours of community or reparation service and to pay \$795.50 in fines, court costs, and community service fees.

You committed the offense to which you were convicted in your capacity as former manager of the City of Wilson Federal Credit Union. Due to the nature of the offense to which you were convicted, your continued participation in the affairs of any federally insured credit union may pose a threat to the interests of credit union members and may threaten to impair public confidence in the credit union involved.

### **NOTICE OF HEARING**

Pursuant to Section 206(i)(3), of the FCUA, 12 U.S.C. § 1786(i)(3), you may request in writing, within thirty days of service of this Order, an opportunity for a hearing at which you may present evidence and argument that your continued participation in the affairs of any federally insured credit union would not, or would not be likely to, pose a threat to the interests of that credit union's members or threaten to impair public confidence in the credit union. Pursuant to 12 C.F.R. § 747.306, your request must state with particularity the relief desired, the grounds, and must include, when available, supporting evidence.


Any such request shall be sent to: Secretary of the Board, National Credit Union Administration, 1775 Duke Street, Alexandria, Virginia 22314-3428, with a copy sent to Trial Attorney Kevin Tuininga at the same address. The hearing will be held in the Washington, D.C. metropolitan area, in accordance with Subpart D of Part 747 of the National Credit Union Administration's Rules and Regulations, 12 C.F.R. § 747.301 *et. seq.* You may appear at the hearing personally, through counsel, or personally with counsel. The proceedings will be recorded and you will be entitled to a transcript after

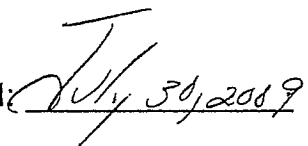
payment of the costs thereof. Witnesses may be called at the discretion of the NCUA Board. If witnesses are permitted, you may cross examine any witnesses called by the NCUA's enforcement staff, and they in turn may cross-examine any witnesses called by you. The Presiding Officer of the hearing will make his or her recommendations to the NCUA Board, where possible, within ten business days following the close of the record.

**PENALTY FOR VIOLATION OF ORDER OF PROHIBITION**

Pursuant to Section 206(k)(2) of the FCUA, 12 U.S.C. § 1786(k)(2), any violation of this Order may subject you to a civil money penalty. In addition, pursuant to Section 206(l) of the Federal Credit Union Act, 12 U.S.C. § 1786(l), any violation of this Order is a felony offense that is punishable by imprisonment of up to five years and a fine of up to \$1,000,000.

**National Credit Union Administration**

By   
Alonzo Swan, III, Regional Director, Region III  
National Credit Union Administration

Dated: 

**STATE OF NORTH CAROLINA**  
 WILSON County WILSON Seat of Court  
 File No. 06CRS053876 51

NOTE: This form is to be used for (1) felony offense(s), and (2) misdemeanor offense(s), which are consolidated for judgment with any felony offense(s). Use AOC-CR-310 for DWI offense(s).  
 In The General Court of Justice  
 District  Superior Court Division

**STATE VERSUS**

Name Of Defendant: TAYLOR, ELSIE, P.  
 Race: W Sex: F DOB: 10/26/1954

Attorney For State: KINSEY, CHARLES, R.  Del. Found Not Indigent  Del. Waived Attorney  
 Attorney For Defendant: THOMAS, A.  Appointed  Retained

The defendant  pled guilty to  was found guilty by a jury of  pled no contest to

File No.(s)	Off.	Offense Description	Offense Date	G.S. No.	F/M	CL.
06CRS053876	51	EMBEZZLEMENT	9/2/2002	14-90	F	H
06CRS053876	52	OBTAIN PROPERTY FALSE PRETENSE	9/2/2002	14-100	F	H

The Court:  
 1. has determined, pursuant to G.S. 15A-1340.14, the prior record points of the defendant to be 0. Any prior record level point under G.S. 15A-1340.14(b)(7) is based on the jury's determination of this issue beyond a reasonable doubt or the defendant's admission to this issue.  
 2. makes no prior record level finding because none is required.

PRIOR RECORD LEVEL:  I  III  V  
 II  IV  VI

The Court (NOTE: Block 1 or 2 MUST be checked.):  
 1. makes no written findings because the prison term imposed is within the presumptive range of sentences authorized under G.S. 15A-1340.17(c).  
 2. makes the aggravating and mitigating factors Determination as set forth on the attached AOC-CR-605.  
 3. makes the Findings of Extraordinary Mitigation set forth on the attached AOC-CR-606.  
 4. finds the defendant has provided substantial assistance pursuant to G.S. 90-95(h)(5).  
 5. finds enhanced punishment pursuant to:  G.S. 90-95(e)(3) (drugs).  G.S. 14-3(c) (hate crime).  G.S. 50B-4.1 (domestic violence).  
 Other: . This finding is based on the jury's determination of this issue beyond a reasonable doubt or the defendant's admission to this issue.  
 6. imposes the punishment pursuant to a plea arrangement as to sentence under Article 58 of G.S. Chapter 15A.  
 7. finds the above designated offense(s) is a reportable conviction, G.S. 14-208.6.  
 a. and finds the defendant  has  has not been classified as a sexually violent predator. G.S. 14-208.6.  
 b. and finds the defendant  is  is not a recidivist. G.S. 14-208.6.  
 c. and finds the above designated offense(s)  is  is not an aggravated offense. G.S. 14-208.6.  
 d. and finds the above designated offense(s)  is  is not an offense against a minor. G.S. 14-208.6.  
 8. finds that a  motor vehicle  commercial motor vehicle was used in the commission of the offense and this conviction shall be reported to DMV  
 9. finds this is an offense involving assault or communicating a threat, and the defendant had a personal relationship as defined by G.S. 50B-1(b) with the victim.

The Court, having considered evidence, arguments of counsel and statement of defendant, Orders that the above offenses, if more than one, be consolidated for judgment and the defendant be imprisoned for a minimum term of 6 months for a maximum term of 8 months in the custody of N.C. DOC.

This sentence shall run at the expiration of sentence imposed in file number  
 The defendant shall be given credit for 1 days spent in confinement prior to the date of this Judgment as a result of this charge(s) to be applied toward the  sentence imposed above.  imprisonment required for special probation set forth on AOC-CF-603, Page Two.

**SUSPENSION OF SENTENCE**  
 Subject to the conditions set out below, the execution of this sentence is suspended and the defendant is placed on  supervised  unsupervised probation for 24 months.  
 1. The Court finds that a  longer  shorter period of probation is necessary than that which is specified in G.S. 15A-1343.2(d).  
 2. The Court finds that it is NOT appropriate to delegate to the Division of Community Corrections in the Department of Correction the authority to impose any of the requirements in G.S. 15A-1343.2(e) if the offender is sentenced to a community punishment, or G.S. 15A-1343.2(f) if the offender is sentenced to an intermediate punishment.  
 3. The above period of probation shall begin when the defendant is released from incarceration in the case referred to below.  
 4. The above period of probation shall begin at the expiration of the sentence in the case referred to below.

File Number	Offense	County	Court	Date

5. The defendant shall comply with the conditions set forth in file number  
 6. The defendant shall provide a DNA sample pursuant to G.S. 15A-266.4. (AOC-CR-319 required)  
 7. The defendant  is not required to submit to satellite-based monitoring.  shall submit to satellite-based monitoring as indicated on the attached AOC-CR-615.

**MONETARY CONDITIONS**  
 The defendant shall pay to the Clerk of Superior Court the "Total Amount Due" shown below, plus the probation supervision fee, pursuant to a schedule  determined by the probation officer.  set out by the court as follows:

Court Costs	Miscellaneous	Fine	Restitution*	Attorney's Fee	Comm. Service Fee	EHA Fee	GPS Fee	Total Amount Due
\$ 245.50	\$ 0.00	\$ 350.00	\$ 0.00	\$ 0.00	\$ 200.00	\$ 0.00	0.00	\$ 795.50

\*See attached "Restitution Worksheet, Notice And Order (Initial Sentencing)" AOC-CR-611, which is incorporated by reference.  
 All payments received by the Clerk shall be distributed pro rata among the persons entitled to restitution in this priority: first among all G.S. 7A-304(d) priorities  and before payment of community service and probation supervision fees.  
 Upon payment of the "Total Amount Due", the probation officer may transfer the defendant to unsupervised probation.

REGULAR CONDITIONS OF PROBATION - G.S. 15A-1343(b)

NOTE: Any probationary judgment may be extended pursuant to G.S. 15A-1342. The defendant shall: (1) Commit no criminal offense in any jurisdiction. (2) Possess no firearm, explosive device or other deadly weapon listed in G.S. 14-269. (3) Remain gainfully and suitably employed or faithfully pursue a course of study or vocational training, that will equip the defendant for suitable employment, and abide by all rules of the institution. (4) Satisfy child support and family obligations, as required by the Court. If the defendant is on supervised probation, the defendant shall also: (5) Remain within the jurisdiction of the Court unless granted written permission to leave by the Court or the probation officer. (6) Report as directed by the Court or the probation officer to the officer at reasonable times and places and in a reasonable manner, permit the officer to visit at reasonable times, answer all reasonable inquiries by the officer and obtain prior approval from the officer for, and notify the officer of, any change in address or employment. (7) Notify the probation officer if the defendant fails to obtain or retain satisfactory employment. (8) At a time to be designated by the probation officer, visit with the probation officer a facility maintained by the Division of Prisons. If the defendant is to serve an active sentence as a condition of special probation, the defendant shall also: (9) Obey the rules and regulations of the Department of Correction governing the conduct of inmates while imprisoned. (10) Report to a probation officer in the State of North Carolina within seventy-two (72) hours of the defendant's discharge from the active term of imprisonment.

11. The Court finds that the defendant is responsible for acts of domestic violence and there is an abuser treatment program, approved by the Domestic Violence Commission, reasonably available to the defendant, and the defendant shall attend and complete that program. there is not an approved abuser treatment program reasonably available. It would not be in the best interests of justice to order the defendant to complete an abuser treatment program because

NOTE: See Page Two, Side Two, for Additional Conditions For Persons Convicted Of Domestic Violence.

SPECIAL CONDITIONS OF PROBATION - G.S. 15A-1343(b1), 143B-262(c)

The defendant shall also comply with the following special conditions which the Court finds are reasonably related to the defendant's rehabilitation:

- 12. Surrender the defendant's drivers license to the Clerk of Superior Court for transmittal/notification to the Division of Motor Vehicles and not operate a motor vehicle for a period of or until relicensed by the Division of Motor Vehicles, whichever is later.
13. Submit at reasonable times to warrantless searches by a probation officer of the defendant's person, and of the defendant's vehicle and premises while the defendant is present, for the following purposes which are reasonably related to the defendant's probation supervision: stolen goods, controlled substances, contraband, child pornography
14. Not use, possess or control any illegal drug or controlled substance unless it has been prescribed for the defendant by a licensed physician and is in the original container with the prescription number affixed on it; not knowingly associate with any known or previously convicted users, possessors or sellers of any illegal drugs or controlled substances; and not knowingly be present at or frequent any place where illegal drugs or controlled substances are sold, kept or used.
15. Supply a breath, urine and/or blood specimen for analysis of the possible presence of a prohibited drug or alcohol, when instructed by the defendant's probation officer.
16. Successfully pass the General Education Development Test (G.E.D.) during the first months of the period of probation.
17. Complete 100 hours of community or reparation service during the first 90 days of the period of probation, as directed by the community service coordinator and pay the fee prescribed by G.S. 143B-262.4(b). pursuant to the schedule set out under monetary conditions above. within days of this Judgment and before beginning service.
18. Report for initial evaluation by participate in all further evaluation, counseling, treatment or education programs recommended as a result of that evaluation, and comply with all other therapeutic requirements of those programs until discharged.
19. Not assault, threaten, harass, be found in or on the premises or workplace of, or have any contact with "Contact" includes any defendant-initiated contact, direct or indirect, by any means including but not limited to telephone, personal contact, e-mail, pager, gift-giving, telefacsimile machine or through any other person, except
20. Other;

- 21. Comply with the Special Conditions Of Probation - Intermediate Punishments - Contempt which are set forth on AOC-CR-603, Page Two.
A hearing was held in open court in the presence of the defendant at which time a fee, including expenses, was awarded the defendant's appointed counsel or assigned public defender.

ORDER OF COMMITMENT/APPEAL ENTRIES

- 1. It is ORDERED that the Clerk deliver two certified copies of this Judgment and Commitment to the sheriff or other qualified officer and that the officer cause the defendant to be delivered with these copies to the custody of the agency named on the reverse to serve the sentence imposed or until the defendant shall have complied with the conditions of release pending appeal.
2. The defendant gives notice of appeal from the judgment of the trial court to the appellate division. Appeal entries and any conditions of post conviction release are set forth on form AOC-CR-350.

SIGNATURE OF JUDGE

Date: 12/13/2007 Name Of Presiding Judge (Type Or Print): MILTON F. FITCH, JR. Signature Of Presiding Judge: [Handwritten Signature]

CERTIFICATION

- I certify that this Judgment and the attachment(s) marked below is a true and complete copy of the original which is on file in this case.
1. Appellate Entries (AOC-CR-350)
2. Judgment Suspending Sentence, Page Two (Special Conditions Of Probation).(AOC-CR-603, Page Two)
3. Felony Judgment Findings Of Aggravating And Mitigating Factors (AOC-CR-605)
4. Extraordinary Mitigation Findings (AOC-CR-606)
5. Restitution Worksheet, Notice And Order [Initial Sentencing] (AOC-CR-811)
6. Judicial Findings As To Required DNA Sample (AOC-CR-319)
7. Judicial Findings And Order As To Satellite-Based Monitoring For Sex Offenders - Lifetime Monitoring/Judicial Findings And Order As To Satellite-Based Monitoring For Sex Offenders - Court-Determined Monitoring Period (AOC-CR-615)

Date Of Certification: Signature: SEAL
Date Certified Copies Delivered To Sheriff: Deputy CSC Assistant CSC Clerk Of Superior Court